

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-14909-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roberto Genoval
710 San Fernando Road
Cape May, NJ 08204

Deborah J. Flynn
aka Deborah J. Genoval
710 San Fernando Road
Cape May, NJ 08204

Social Security No.:

xxx-xx-9488

xxx-xx-0573

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 7, 2018

JAN: kaj

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roberto Genoval
 Deborah J. Flynn
 Debtors

Case No. 17-14909-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 26

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db/jdb cr	+Roberto Genoval, Deborah J. Flynn, 710 San Fernando Road, Cape May, NJ 08204-4120
	+ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516698743	+American Express, PO Box 981537, El Paso, TX 79998-1537
516982057	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516698744	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
	(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
516885711	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516698745	+Cape May County Special, 9 North Main Street, Cape May Court House, NJ 08210-2117
516786244	+Cape Regional Medical Center, Collections & Recoveries, PO Box 35, Northfield NJ 08225-0035
516698747	+Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516698748	+Collection and Recoveries, 331 Tilton Road, Northfield, NJ 08225-1292
516698750	+First Premier, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824
516698751	+Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517268071	+Roberto Genoval & Deborah J. Flynn, 710 San Fernando Road, Cape May, NJ 08204-4120
516698752	+Round Point Mortgage, 5032 Parkway Plaza Boulevard, Charlotte, NC 28217-1918
516992573	+RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 07 2018 23:47:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 07 2018 23:47:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516698746	+E-mail/Text: lriley@caperegional.com May 07 2018 23:46:36 Cape Regional Medical Center, 2 Stone Harbor Boulevard, Cape May Court House, NJ 08210-2138
516698749	+E-mail/PDF: creditonebknofications@resurgent.com May 07 2018 23:41:20 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516880524	E-mail/PDF: resurgentbknofications@resurgent.com May 07 2018 23:41:21 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516959970	+E-mail/Text: bankruptcydpt@mcmcg.com May 07 2018 23:47:01 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516995171	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 07 2018 23:42:34 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516982282	+E-mail/Text: JCAP_BNC_Notices@jcap.com May 07 2018 23:47:14 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516698753	+E-mail/Text: jboehler@shorememorial.org May 07 2018 23:48:09 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
516700706	+E-mail/PDF: gecsedirecoverycorp.com May 07 2018 23:42:25 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516698754	+E-mail/PDF: gecsedirecoverycorp.com May 07 2018 23:39:53 Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 26

Date Rcvd: May 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Roberto Genoval brian@brianthomaslaw.com
Brian S. Thomas on behalf of Joint Debtor Deborah J. Flynn brian@brianthomaslaw.com
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Nicholas V. Rogers on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8